

ABSTRACT OF INVENTION

A technique for directing a credit card based payment to a payee for a payor having a credit card issued by a credit card issuer is provided. A request for a payment service provider to make a payment to the payee on behalf of the payor is received. Payment information associated with the payment request is sent to the credit card issuer. The information is not sent via a credit card network. The credit card issuer then sends funds to the payment service provider in response to the sent payment information. These funds are not sent via a credit card network. The payment service provider delivers funds to the payee, not the credit card issuer.